

I claim:

1. A method of doing business in an environment having consumers and marketers of goods and services, said method comprising the steps of

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providing an account for a consumer in a database which identifies said consumer and maintains a value parameter for said consumer, said value parameter being redeemable toward acquisitions of items; and

10 increasing said value parameter associated with said consumer upon a predetermined event, said predetermined event having an associated value and an associated marketer, said increase being provided to said database wherein it is added to said value parameter for said consumer, said increase being a function of the value of said event and a factor associated with said event and
15 alterable by in real-time by the marketer associated with that event.

2. The method of claim 1 wherein each of said goods and services has an associated selling price and said predetermined event is a purchase of a particular one of said goods and services for its selling price and said increase is
20 a function of that selling price and said factor.

3. The method of claim 1 wherein said predetermined event is a particular response by said consumer to a communication received by said consumer.

4. The method of claim 1 further including the step of decreasing said value parameter by an amount, said decrease being associated with a redemption of a predetermined portion of the stored value parameter for one of said items, said one item having an associated value and said amount being a function of this value and a second factor alterable in real-time.

5. The method of claim 4 wherein said second factor is a default factor alterable by one or more predefined persons and said item is cash.

6. The method of claim 4 wherein said second factor is alterable by a marketer associated with said one item and said item is selected by said consumer from a number of said goods and services.

7. The method of claim 2 wherein said method also includes the step of providing information about the particular one of said goods and services purchased from one of said marketers and said account also maintains this information.

8. The method of claim 7 wherein said information about the particular one of said goods and services purchased includes an identification of such goods and services.

9. The method of claim 7 wherein said information about the particular one of said goods and services purchased includes an identification of said one marketer..

5 10. The method of claim 7 wherein said particular one of said goods and services is goods manufactured by a manufacturer and the information provided includes and identification of this manufacturer.

10 11. The method of claim 7 wherein said particular one of said goods and services is a service provided by a service provider and the information provided includes and identification of this service provider.

15 12. The method of claim 7 wherein said information provided indicates the frequency that the particular one of said goods and services is purchased.

13. The method of claim 7 wherein said information provided indicates the time and date that the particular one of said goods and services is purchased.

20 14. A method of doing business in an environment having consumers and items each having an associated value, said method comprising the steps of

establishing an account for a consumer in a database which identifies said consumer and has a value parameter for said consumer, said value parameter being redeemable toward said items; and

- 5 decreasing said value parameter by an amount, said decrease being associated with a redemption of a predetermined portion of the stored value parameter for an item desired by said consumer, said item having an associated value and said amount being a function of the value of the item redeemed and a factor alterable in real-time.

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15. The method of claim 14 wherein said factor is a default factor alterable by one or more predefined persons and said item is cash.

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16. The method of claim 14 wherein said factor is alterable by a marketer associated with the item and said item is selected by said consumer from a number of goods and services.

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17. The method of claim 14 wherein said method also includes the step of providing information about said item and said account also maintains this information.

18. The method of claim 17 wherein said item is a particular one of a number of goods and services and said information provided includes an identification of the same.

5 19. The method of claim 17 wherein said item is redeemed from a marketer and said information provided includes an identification of said marketer.

10 20. The method of claim 17 wherein said item is a particular one of a number of goods, said item having an associated manufacturer and the information provided identifies the manufacturer associated with the redeemed item.

15 21. The method of claim 17 wherein said item is a particular one of a number of services, each of such services being provided by an associated service provider, and the information provided includes and identification of the provider associated with said item.

22. The method of claim 17 wherein said information provided indicates the frequency that value is redeemed from the account.

20 23. The method of claim 17 wherein said information provided indicates the time and date that said item is redeemed.

24. A system for doing business in an environment having consumers and marketers of goods and services, said system comprising

means for providing an account for a consumer in a database which identifies

5 said consumer and maintains a value parameter for said consumer, said value parameter being redeemable toward items; and

means for increasing said value parameter associated with said consumer upon a predetermined event having an associated value and an associated marketer,

10 said increase being provided to said database wherein it is added to said value parameter for said consumer, said increase being a function of said event and a factor associated with said event and alterable in real-time by the marketer associated with that event.

15 25. The system of claim 24 wherein each of said goods and services has an associated selling price and said predetermined event is a purchase of a particular one of said goods and services for its selling price and said increase is a function of that selling price and said factor.

20 26. The system of claim 24 wherein said predetermined event is a particular response by said consumer to a communication received by said consumer.

27. The system of claim 25 wherein said increasing means includes a point of sale terminal for tallying a purchase of goods and services by a consumer.

28. The system of claim 27 wherein said point of sale terminal transfers an
5 amount to said account.

29. The system of claim 28 wherein said amount is a function of the selling price of the purchased goods and services and its associated factor.

10 30. The system of claim 28 wherein said increasing means includes means for altering said amount with alterations in said factor.

31. The system of claim 24 further including a means for displaying the maintained value parameter.

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32. The system of claim 24 further including a means for displaying the factor for any of a number of goods and services at any time.

33. The system of claim 32 wherein said displaying means is located in a kiosk
20 and is viewable by the public.

34. The system of claim 32 wherein said displaying means is located at a point of sale terminal.

35. A system for doing business in an environment having consumers and items, each item having an associated value, said system comprising

5 means for providing an account for a consumer in a database which identifies said consumer and has a value parameter for said consumer, said value parameter being redeemable toward items; and

10 means for decreasing said value parameter by an amount, said decrease being associated with a redemption of a predetermined portion of the stored value parameter for an item desired by said consumer, said item having an associated value and said amount being a function of the value of the item redeemed and a factor alterable in real-time.

15 36. The system of claim 35 wherein factor is a default factor alterable by one or more predefined persons and said item is cash.

20 37. The system of claim 35 wherein said factor is alterable by marketers of goods and services and said item is selected by said consumer from a number of goods and services.